



June 2013

# For Your Benefit

Public Employees Benefits Board (PEBB) Program

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**Note:** The PEBB Program has changed its web address to [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).

Washington State  
Health Care Authority  
Public Employees Benefits Board

1-800-200-1004  
360-725-0440

[www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb)

## Are you ready to Own Your Health?

Did you know that people who have an ongoing relationship with a primary care doctor have better overall health outcomes than those who don't? Research shows—and PEBB members know—that they also save money on health-care costs in the long run. Nearly 93 percent of members who responded to a survey conducted by the PEBB Program reported having a primary care provider.

For those members who don't have a primary care provider, or want to learn more about making the most of their primary care appointments, the PEBB Program is teaming with the nonprofit Puget Sound Health Alliance to present **Own Your Health**, a campaign that provides tools and resources to help you find a primary care provider and become an active participant in your health care.

The campaign officially began in April with a short, anonymous online survey to PEBB members about their approach to health care. PEBB is using the results to provide members with the most helpful tools and resources available from the campaign. More than 5,200 PEBB members completed the survey. You can view the survey results at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) under *Announcements*.

### Don't have a primary care doctor?

If you don't have a primary care doctor, please visit the Your Primary Care Doctor page on the

Own Your Health website address noted below and check out the handy guides "How to Find the Right Primary Care Doctor for You" and "Your Primary Care Doctor Is Your Partner in Health."

It's best to find a primary care doctor when you are at your healthiest, so you can focus on the search, find the right match, and take the best advantage of preventive care. But if you're not feeling healthy right now, that's also a big reason to find a primary care doctor to help you.

If you don't know if you have a primary care doctor, call your medical plan to find out (if you're enrolled in Group Health or Kaiser Permanente), or call the last family practitioner you saw (such as a provider in family practice or internal medicine). If you're not sure, that could mean it's been a while, so you may be due for a general physical exam.

With the tools and information provided by Own Your Health, you can take control of your health and know what it takes to get quality health care—so you can stay as healthy as possible.



## Own Your Health

We invite you to visit Own Your Health's website at [www.wacommunitycheckup.org/ownyourhealth](http://www.wacommunitycheckup.org/ownyourhealth). There, you can:

- Check out handy guides and checklists such as *How to Find the Right Primary Care Doctor for You*.
- Connect to reliable, trustworthy health articles and resources, such as *What Doctors Wish Their Patients Knew*.
- Watch humorous Own Your Health videos called, "That's Marty!"
- Tell your story. Go to the *Get Involved* page for details.
- Follow Own Your Health on Twitter @OwnYourHealthWA.

# You told us—we listened

## Members report improved communication about open enrollment

For the past two years, the PEBB Program has surveyed its members to ask about their experiences with communications both before and during PEBB's annual open enrollment. More than 4,700 members took the online survey in late 2011 (after the 2012 open enrollment), followed by nearly 2,400 members in late 2012 (after the 2013 open enrollment).

Both surveys showed most members received their information from:

- PEBB's website [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb)
- PEBB's *For Your Benefit* newsletter
- Employer's intranet or emails
- PEBB's health plan websites

Last year's survey results revealed members saw improvement in several areas since the first survey. Based on member feedback, the PEBB Program has:

- Provided information earlier online and to employers about the next year's program changes as details became available.

- Provided open enrollment information earlier on its website, including videos for employees and retirees, starting in October.
- Created open enrollment articles for employers' use in their agency communications.
- Displayed the medical plans' Summary of Benefits and Coverage prominently on the PEBB home page.
- Displayed maps and parking information for the open enrollment benefits fair locations.

This year, the PEBB Program will build on these improvements by streamlining its website and increasing web search capabilities, based on words our members use.

For those who completed the survey, thank you for participating and sharing your ideas on how we can do better. We invite all members to let us know how we can help you learn more about your benefits.

## How well did PEBB score on 2013 communications?

PEBB's survey results showed improvement in several areas.

**Did you have enough information to make your open enrollment decisions this year?**



**79%**

"I had all the information I needed" or  
"I had an adequate amount of information"

**Up from 70% in 2012**

**How easy was it to find the open enrollment information you needed to make your decisions?**



**81%**

"Extremely easy"  
or  
"Moderately easy"

**Up from 73% in 2012**

**How helpful was the information you used?**



**91%**

"Very helpful"  
or  
"Somewhat helpful"

**Up from 88% in 2012**

# Health Care Reform

## What is the Health Benefit Exchange?

Starting October 1, people in Washington State will be able to get health insurance in a new way—through the Washington Health Benefit Exchange.

The Exchange will allow individuals and families in Washington to get health coverage that starts January 1, 2014. The state Legislature is still deciding on details about the Exchange but, for now, here are answers to some frequently asked questions.

### What is the Exchange?

It's an organization set up to help people get affordable health insurance. It is one of the key parts of the federal Affordable Care Act.

### How will people access the Exchange?

People will use an online tool called Washington Healthplanfinder to access services. They will be able to see how much financial assistance they qualify for (such as tax credits and federal subsidies), compare health plans, and enroll. Extra help will be available by phone and in person.

### Why is the Exchange important?

About a million people in Washington State can't afford health insurance right now. The Exchange will help people get coverage at a price that fits their budget.

### How can I learn more?

- Visit [www.wahbexchange.org](http://www.wahbexchange.org) to see how Washington Healthplanfinder is being set up.
- Visit [www.healthcare.gov](http://www.healthcare.gov) to learn about national health care reform.

**More information to come in our August and October newsletters.**



## Can I use the Exchange?

The Exchange is primarily for people who have no insurance or need more affordable coverage. As a PEBB member with health insurance through your job, the Exchange is probably not for you. However, if you pay more than a certain percentage of your income for your PEBB insurance, you might qualify. The Legislature and Public Employees Benefits Board are deciding how this will work. Read upcoming issues of *For Your Benefit* for updates.

## Referendum 74

# What the new law means for domestic partners' PEBB benefits

Washington State's Civil Marriage and Domestic Partnership law went into effect December 6, 2012. The law, which legalizes same-sex marriage in Washington, was ratified when voters approved Referendum 74 last November.

Until June 30, 2014, same-sex couples can either marry or register as domestic partners with the Washington Secretary of State's Office.

Washington State will convert same-sex domestic partnerships registered here to marriage status on July 1, 2014, unless the couple chooses to marry sooner or is in the process of a dissolution, annulment, or legal separation. **Exception:** If at least one partner is age 62 or older, the couple may remain domestic partners.

### What happens if I marry my domestic partner?

- Spouses are eligible for PEBB coverage regardless of gender.
- Marriage is a special open enrollment event allowing a PEBB member to add a *new* spouse or new dependent to his or her coverage and change health plans if desired. However, if you already cover your domestic partner and then marry, you must wait until PEBB's annual open enrollment in November to change health plans.
- If you're not already in a registered domestic partnership and you marry, submit a completed enrollment form and a copy of your marriage certificate **within 60 days** of the marriage to change health plans or enroll new dependents.

If you have questions about making enrollment changes contact your personnel, payroll, or benefits office if an employee. If a retiree, on COBRA, or Leave Without Pay, contact the PEBB Program.

### How do federal laws affect my PEBB benefits?

Internal Revenue Code does not recognize same-sex marriages, so there are tax implications if you enroll a spouse who is not a tax dependent.

A same-sex spouse is not considered a tax dependent unless he or she meets the IRC Section 152 requirements,

as modified by IRC Section 105(b). You must submit PEBB's *Declaration of Tax Status* form when enrolling a domestic partner, a same-sex spouse, or the spouse's or partner's dependents.

The *Declaration of Tax Status* form provides more information and is available at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).

**For employees**, this is necessary because:

- You can only deduct the part of the premium you pay toward your spouse's health insurance from your paycheck on a pre-tax basis if you can claim your spouse as your tax dependent.
- The cost your employer pays toward your spouse's coverage is taxable if you cannot claim your spouse as your tax dependent.

### What about Medicare?

Medicare rules do not recognize same-sex marriages. If your coverage includes a same-sex spouse or domestic partner who is enrolled in Medicare Part A, your spouse or domestic partner should **not** defer enrollment in Medicare Part B. Medicare will impose a penalty once the spouse or partner enrolls in Part B—a penalty that will last the duration of his or her enrollment in Medicare.

You may also seek Medicare guidance from the Social Security Administration by going to [www.socialsecurity.gov](http://www.socialsecurity.gov) or calling 1-800-772-1213.





# How's your health?

## Take your health assessment to find out

Taking charge of your health isn't always easy and sometimes gets pushed to the back burner because you're busy. Make a commitment to start simply: Take your online health assessment through your health plan once a year. It helps you get a handle on your health and what you can do to stay healthy.

You can take the health assessment at home, but we know you spend a lot of time at work. Many agencies allow staff members to complete it during work hours. Ask your supervisor about your agency's policy.

The health assessment questions include health habits in the following areas: physical activity, food selection, tobacco use, chronic conditions, preventive services and health screenings, alcohol use, and a few others.

### Your privacy assured

By law, your health plan cannot share any personal information in your health assessment with anyone—including your employer—so it's strictly confidential. Your answers will not affect your health insurance or the amount you pay for insurance premiums.

### Effective health coverage

Health assessments offer a lot of advantages. Public and private employers alike consider health assessments the standard way to measure employees' health, and the health assessments are used to create policies to maintain and improve employees' health.

When you take your health assessment:

#### **You win**—You get:

- Valuable feedback about your health and your risk factors for chronic diseases such as diabetes or heart disease.
- Knowledge about how choices that you make every day can affect your health—now and in the future.
- Information to make a plan, on your own or with the support of your health care provider, to address your risks and make choices that can improve your health and help you feel better.

#### **Your employer wins**—Your employer gets:

- A high-level snapshot (no personal information is shared) of the health of its staff. Examples: How much physical activity employees get, how much stress they report, and how many have had preventive screenings.
- An opportunity to focus wellness efforts where they are most needed, using the snapshot to make the best use of limited budgets, and to see improvements or declines from year to year.
- A healthier and more productive workforce.

**We all win**—We all benefit by taking better care of ourselves, preventing health problems, and putting the brakes on health care spending.

You can complete your Health Assessment by going to your health plan's website and registering online. You can find a link and instructions at [www.wellness.wa.gov/risks.shtml](http://www.wellness.wa.gov/risks.shtml).



# Getting to know your PEBB benefits

## Available to all PEBB members

### Auto and home insurance

You may be eligible for special discounted rates on auto, home, and renter's insurance. Most members can have premiums deducted from their paycheck or pension payment. Those who don't qualify for payroll deductions will be offered other payment options.

#### When to enroll

You can enroll in this program at any time.

#### Learn more

To get an online quote, or to see a list of local Liberty Mutual offices, visit [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) and select *See More Benefits*.

### Long-Term Care (LTC)

Life can be unpredictable; protect yourself and your loved ones with LTC coverage, which covers certain types of care your medical plan doesn't. The younger you enroll, the lower your premium.

#### When to enroll

If you apply within 31 days of becoming eligible for benefits, you won't have to qualify medically. After that date, you and your eligible family members may enroll anytime but must qualify medically.

#### Learn more

Follow the *See More Benefits* link from the PEBB website at [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) or call John Hancock's Customer Service at 1-800-399-7271.

## Available to eligible state agency and higher-education employees

### Flexible Spending Account (FSA)

This program allows you to set aside money from each paycheck—before taxes—to pay for out-of-pocket health care expenses. That means you pay less in taxes, and increase your spendable income.

#### Benefits include:

- All of your funds for the plan year are available January 1.
- You can request a debit card that automatically deducts from your flexible spending account.
- You can monitor your account and submit your claims online.

#### When to enroll

You may enroll in an FSA during PEBB's annual open enrollment, or when you or your family has a related special open enrollment event. Details are in the *FSA Enrollment Guide* (under *Enrollment* on the website).

#### Learn more

Go to [pebb.asiflex.com](http://pebb.asiflex.com), email at [asi@asiflex.com](mailto:asi@asiflex.com), or call ASIFlex at 1-800-659-3035.

#### New: Tack a PIN to your Benny Card

FSA enrollees who use an FSA debit card now have the option to receive a personal identification number (PIN). Your card is programmed with the full amount in your flexible spending account for the entire plan year, so having a PIN allows you an extra layer of security if the card is lost or stolen.

To obtain a PIN, call the card activation center at 1-866-898-9795. Please do not call ASIFlex; only the card activation center can provide a PIN. For more information, go to [pebb.asiflex.com](http://pebb.asiflex.com) and select *News Updates*.

### Dependent Care Assistance Program (DCAP)

DCAP allows you to use pre-tax payroll deductions to pay for dependent care expenses, such as daycare or elder care. See the PEBB website or call ASIFlex for specific coverage rules.

#### When to enroll

You may enroll in DCAP during PEBB's annual open enrollment period, or when you or your family have a related special open enrollment event, such as change in marital status, a death, or new family member. See the *DCAP Enrollment Guide* (under *Enrollment* on the website) for a description of qualifying events.

#### Learn more

Go to [pebb.asiflex.com](http://pebb.asiflex.com) or call ASIFlex at 1-800-659-3035.

#### FYI

The FSA and DCAP are separate and distinct accounts. You may have both a consumer-directed health plan with a health savings account and participate in DCAP, but not in FSA.

### Life Insurance/Long-Term Disability

These coverage options allow employees to design their own plan. To learn about optional life and long-term disability coverage, visit the PEBB website, [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb).



# Thinking about retirement?

## How to continue your PEBB health coverage

As a PEBB member you have access to quality health coverage when you retire.

The steps below provide information that will help your retiree enrollment go smoothly. But before you get started, check with your human resources or payroll department to confirm your eligibility for retiree health coverage.

You may also wish to contact the Department of Retirement Systems at 1-800-547-6657 or [www.drs.wa.gov](http://www.drs.wa.gov) to learn about your retirement payout and register for a retirement seminar.

Make sure you complete the following steps on time.



### STEP 1 Enroll in Medicare Part A and Part B

(You or any family members entitled to Medicare\* that you want to enroll on PEBB benefits.)

**How?** Contact the Social Security Administration (SSA) at 1-800-772-1213 (TTY 1-800-325-0778), or [www.socialsecurity.gov](http://www.socialsecurity.gov), or visit your local SSA office.

**When?** 90 days before you retire or end COBRA.

\*You can be eligible for Medicare due to age or disability. Go to [www.socialsecurity.gov](http://www.socialsecurity.gov) or call 1-800-772-1213 (TTY 1-800-325-0778) for details on Medicare eligibility.

### STEP 2 Request your PEBB Retiree Enrollment Guide

**How?** Contact us at 1-800-200-1004, or 360-725-0440 in the Olympia area.

**When?** 60 days before you retire or end COBRA.

#### Remember:

**You're responsible for premiums, starting when your retiree coverage begins.**

### STEP 3 RETIRE

**Note:** Your employer-paid or COBRA coverage will end. This will happen at the end of the month in which you retire, or at the end of the month in which you terminate COBRA.

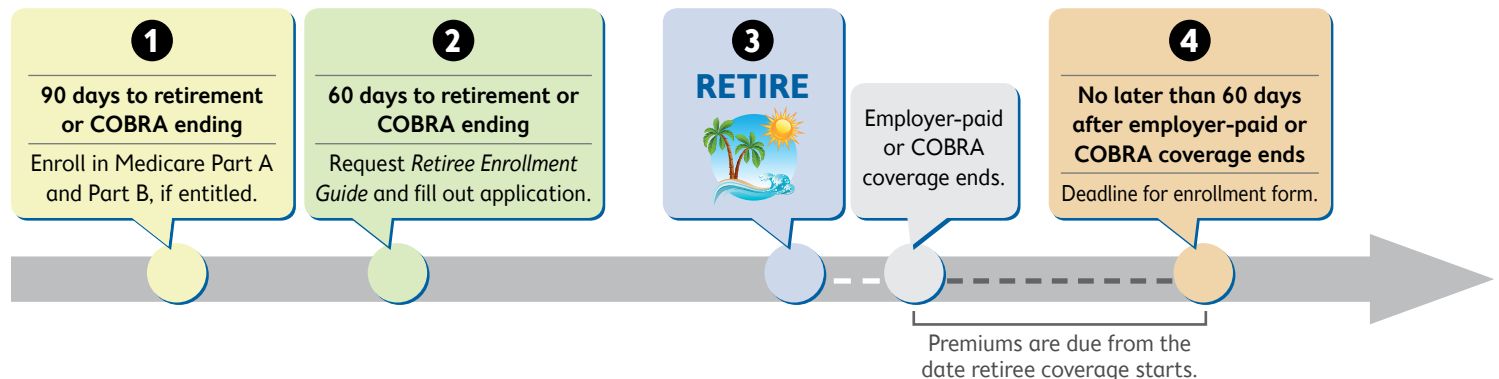
**Example:** Tom's employer-paid coverage ends on January 31. He turns in his PEBB retiree application on April 1. Tom's retiree coverage starts on February 1. Tom has to pay premiums for February 1 onward because that's when his retiree coverage must begin.

### STEP 4 Turn in your paperwork

**How?** Return your completed retiree application, forms, and premiums to us.

**When?** Within 60 days after your employer-paid or COBRA coverage ends (sooner is better).

Your timeline will look like this:



## Receive this newsletter by email

If you would like to help reduce the Health Care Authority's reliance on paper mailings—and their toll on the environment—sign up for PEBB's email subscription service. This service replaces some of PEBB's general mailings such as newsletters and reminders.

To sign up for the email subscription service, go to [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) and select *My Account*. Details about the service are also on this website under *Announcements*.

## Sign up for Medicare e-newsletter

The PEBB Program has an email newsletter dedicated to answering retirees' questions about Medicare. Each issue of the e-newsletter offers an informative article about Medicare and PEBB, along with timely reminders, helpful resources, and other tips. We'll also help you find answers to frequently asked questions.

To sign up, go to [www.hca.wa.gov/pebb](http://www.hca.wa.gov/pebb) and select *What should I know about Medicare*.



To obtain this document in another format (such as Braille or audio) call 1-800-200-1004.  
TTY users may call this number through the Washington Relay service by dialing 711.